

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): A communication system including a settlement management apparatus and a portable information terminal, said settlement management apparatus comprising:

judging means for judging whether or not identification information assigned to a user of said portable information terminal and used for predetermined settlement is valid for using credit services which the user uses; and

a storage controller ~~for storing~~configured to store, if said judging means decides that the identification information is valid, the identification information in said portable information terminal,

wherein said portable information terminal comprises:

a ~~wireless reader for reading~~configured to read the identification information from an ~~a contactless~~IC chip provided in a credit card issued from an issuer providing the credit services through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip including a wireless communication device; and

storing means for transmitting the identification information read by said reader to said settlement management apparatus and for storing the identification information including a card ID corresponding to the IC chip based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid, said storing means including a memory manager means for storing the card ID and an associated registered service information in a common area of a memory, wherein said common area is configured to store information other than service provider provided information.

Claim 2 (Currently Amended): A communication system including a settlement management apparatus and a portable information terminal, said settlement management apparatus comprising:

judging means for judging whether or not identification information assigned to a user of said portable information terminal and used for predetermined settlement is valid for using credit services which the user uses; and

a storage controller for storing, configured to store the identification information in said portable information terminal if said judging means decides that the identification information is valid,

wherein said portable information terminal comprises:

a transmitter for transmitting, configured to transmit user identifying information, according to which a user is identified, to said settlement management apparatus;

a wireless reader configured to read the identification information from a contactless IC chip provided in a credit card issued from an issuer providing the credit services through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip including a wireless communication device; and

storing means for storing the identification information including a card ID corresponding to the IC chip provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted by said transmitter is decided to be valid, said storing means including a memory manager means for storing the card ID and an associated registered service information in a common area of a memory, wherein said common area is configured to store information other than service provider provided information.

Claim 3 (Currently Amended): A settlement management apparatus configured to communicate with a portable information terminal including a wireless communication means for wireless acquisition of identification information directly from a contactless IC chip including wireless communications comprising:

judging means for judging whether ~~or not~~ the identification information obtained from the wireless communications of the contactless IC chip, assigned to a user of a portable information terminal, and used for predetermined settlement is valid for using credit services which the user uses; and

a storage controller for storingconfigured to store the identification information including a card ID corresponding to the contactless IC chip and an associated registered service in a common area of a memory of said portable information terminal, if said judging means decides that the identification information is valid,

wherein said common area is configured to store information other than service provider provided information.

Claim 4 (Currently Amended): The settlement management apparatus according to claim 3, wherein said judging means decides whether ~~or not~~ the identification information read and provided through wireless communication from an IC chip provided in a credit card issued by an issuer for providing the credit services is valid.

Claim 5 (Currently Amended): The settlement management apparatus according to claim 3, further comprising:

a manager ~~for managing~~ configured to manage the identification information in such a way as to be associated with user identifying information according to which the user is identified,

wherein said judging means associates the identification information with the user identifying information transmitted from said portable information terminal and decides whether ~~or not~~ the identification information managed by said manager is valid.

Claim 6 (Currently Amended): A settlement management method comprising the steps of:

wirelessly obtaining identification information from a contactless IC chip including a wireless communication device;

judging whether ~~or not~~ the obtained identification information assigned to a user of a portable information terminal and used for predetermined settlement is valid for using credit services which the user uses; and

storing the identification information including a card ID corresponding to the contactless IC chip, in a common area of a memory of said portable information terminal if it is decided in said judging step that the identification information is valid,

wherein said common area is configured to store information other than service provider provided information.

Claim 7 (Currently Amended): A computer-readable carrier including computer program ~~comprising the steps of~~ instructions that cause a computer to implement a method of settlement management, comprising:

wirelessly obtaining identification information from a contactless IC chip including a wireless communication device;

judging whether or not identification information assigned to a user of a portable information terminal and used for predetermined settlement is valid for using credit services which the user uses; and

storing the identification information including a card ID corresponding to the contactless IC chip, in a common area of a memory of said portable information terminal if it is decided in said judging step that the identification information is valid,

wherein said common area stores information other than service provider provided information.

Claim 8 (Currently Amended): A portable information terminal comprising:

a reader ~~for reading~~ configured to read identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication; and

storing means for transmitting the identification information read by said reader to a settlement management apparatus, which manages settlement to be performed according to the identification information, and for storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid.

Claim 9 (Currently Amended): The portable information terminal according to claim 8, further comprising:

acquisition means for acquiring a predetermined application provided from said settlement management apparatus; and

a controller, implemented by the application acquired by said acquisition means, ~~for controlling~~^{configured to control} encrypting or decoding of communication performed between said settlement management apparatus and said terminal.

Claim 10 (Original): An information processing method comprising the steps of: reading identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication; and transmitting the identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information, and storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid.

Claim 11 (Currently Amended): A computer-readable carrier including computer program ~~comprising the steps of~~^{instructions that cause a computer to implement a method of} settlement management, comprising:

reading identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication; and transmitting the identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information, and storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid.

Claim 12 (Currently Amended): A portable information terminal comprising:
a wireless reader configured to read identification information, which is assigned to a user and used for predetermined settlement, from a contactless IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip including a wireless communication device;

a transmitter for transmitting~~configured to transmit~~ user identifying information, according to which a user is identified, to a settlement management apparatus, which manages settlement to be performed according to identification information assigned to the user by using predetermined credit services which the user uses; and

storing means for storing the identification information~~including a card ID corresponding to the IC chip~~, provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted by said transmitter is decided to be valid,

said means for storing~~including a memory manager configured to store the card ID and an associated registered service information in a common area of a memory, wherein said common area is configured to store information other than service provider provided information.~~

Claim 13 (Currently Amended): The portable information terminal according to claim 12, further comprising:

acquisition means for acquiring a predetermined application provided from said settlement management apparatus; and

a controller, implemented by the application acquired by said acquisition means, for ~~controlling~~configured to control encrypting or decoding of communication performed between said settlement management apparatus and said terminal.

Claim 14 (Currently Amended): An information processing method comprising the steps of:

wirelessly reading identification information, which is assigned to a user and used for predetermined settlement, from a contactless IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication;

transmitting user identifying information, according to which a user is identified, to a settlement management apparatus, which manages settlement to be performed according to identification information assigned to the user by using predetermined credit services which the user uses; and

storing the identification information including a card ID corresponding to the contactless IC chip, provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted in said transmitting step is decided to be valid,

wherein the storing the identification information stores the identification information including a card ID corresponding to the contactless IC chip, in a common area of a memory of said portable information terminal if it is decided in said judging step that the identification information is valid.

wherein said common area is co figured to store information other than service provider provided information.

Claim 15 (Currently Amended): A computer-readable carrier including computer program ~~comprising the steps of~~ instructions that cause a computer to implement a method of settlement management, comprising:

reading identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication;

transmitting user identifying information, according to which a user is identified, to a settlement management apparatus, which manages settlement to be performed according to identification information assigned to the user by using predetermined credit services which the user uses; and

storing the identification information including a card ID corresponding to the contactless IC chip, provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted in said transmitting step is decided to be valid,

wherein the storing the identification information stores the identification information including a card ID corresponding to the contactless IC chip, in a common area of a memory of said portable information terminal if it is decided in said judging step that the identification information is valid,

wherein said common area is co figured to store information other than service provider provided information.